

Table I.A.2.e(1997) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1997

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	28.1%	25.2%	84.4%	37.8%	61.3%	21.6%	19.5%	65.8%
Firm size								
Less than 50 employees	12.4%	22.8%	81.0%	32.3%	53.4%	9.6%	9.6%	57.8%
50+ employees	51.9%	28.9%	89.5%	46.1%	73.2%	39.7%	34.6%	78.0%
Less than 10 employees	10.3%	24.6%	78.8%	32.0%	50.1%	8.7%	8.5%	46.8%
10-24 employees	14.1%	19.7%	84.3%	31.8%	58.6%	10.4%	11.0%	75.2%
25-99 employees	21.5%	18.4%	87.4%	36.0%	60.8%	14.8%	13.9%	82.2%
100-999 employees	37.0%	22.7%	87.0%	38.2%	68.5%	25.1%	23.2%	84.8%
1000+ employees	67.1%	35.0%	91.1%	52.6%	78.6%	52.9%	45.2%	73.2%
Industry group **								
Agric., fish., forest.	12.8%	34.7%	68.3%	21.4%	52.7%	10.1%	10.3%	43.5%
Mining	8.1%	25.2%	76.1%	17.5%	61.5%	20.7%	25.1%	62.4%
Construction	9.6%	18.8%	83.5%	29.3%	57.3%	9.6%	9.2%	67.7%
Manufacturing	26.6%	23.3%	86.0%	38.9%	59.2%	18.1%	15.8%	78.1%
Transp., commu., util.	40.4%	38.1%	84.1%	40.9%	64.4%	38.5%	36.8%	69.3%
Wholesale trade	25.5%	21.3%	86.2%	35.1%	63.4%	21.2%	17.5%	68.9%
Retail Trade	34.9%	26.5%	85.7%	40.7%	63.6%	26.2%	23.1%	76.9%
Fin., ins., real est.	42.1%	25.3%	86.9%	43.3%	70.3%	41.4%	36.5%	57.2%
Services	22.9%	24.7%	83.2%	37.0%	57.3%	13.2%	12.7%	58.2%
Unknown	18.6%	47.8%	52.2%	0.0%	52.2%	9.7%	9.7%	15.8%
Ownership								
For profit, incorporated	30.1%	24.7%	85.8%	38.3%	63.6%	23.2%	21.1%	69.6%
For profit, unincorporated	15.8%	27.5%	78.6%	34.8%	49.9%	12.6%	10.0%	53.1%
Nonprofit	25.0%	24.7%	82.0%	38.5%	55.8%	21.0%	20.2%	51.7%
Unknown	41.4%	27.4%	83.7%	36.0%	69.2%	21.9%	20.4%	69.7%
Age of firm								
Less than 5 years	13.4%	19.0%	84.4%	34.7%	54.7%	7.8%	6.9%	58.1%
5-9 years	13.2%	18.3%	85.3%	35.9%	55.4%	7.2%	6.7%	61.7%
10-19 years	15.9%	23.3%	82.7%	33.2%	57.1%	9.2%	9.2%	62.8%
20 or more years	34.7%	29.7%	83.9%	42.6%	61.0%	31.3%	28.8%	64.1%
Unknown	47.6%	27.9%	86.2%	37.6%	73.4%	35.3%	30.2%	78.9%
Multi/single status								
2 or more locations	49.9%	29.5%	88.5%	44.6%	72.3%	38.8%	33.9%	77.2%
1 location only	13.2%	22.3%	81.6%	33.2%	53.7%	9.8%	9.6%	57.9%
Percent full-time employees								
Less than 25%	21.5%	33.5%	76.0%	35.7%	49.4%	16.8%	15.6%	55.2%
25-49 %	32.5%	26.5%	84.9%	44.0%	62.6%	23.4%	22.0%	70.2%
50-74 %	23.8%	27.1%	81.1%	38.5%	55.7%	14.5%	13.0%	66.1%
75% or more	28.8%	24.3%	85.4%	37.2%	62.8%	22.9%	20.7%	65.8%
Union presence								
No union employees	24.2%	23.6%	84.0%	35.8%	59.9%	18.2%	16.6%	66.3%
Has union employees	58.2%	32.5%	89.3%	51.0%	74.8%	48.1%	42.1%	73.6%
Unknown	52.0%	39.1%	85.7%	52.5%	66.6%	41.6%	36.8%	52.4%
Percent low wage employees **								
50% or more low wage	27.6%	31.2%	79.3%	35.6%	57.2%	18.7%	18.4%	68.2%
Less than 50% low wage	22.5%	22.0%	84.9%	37.3%	59.8%	17.9%	16.4%	65.1%
Unknown	50.5%	34.6%	85.0%	40.9%	69.2%	37.3%	32.1%	67.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(1997) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1997

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.37%	0.46%	0.34%	0.59%	0.55%	0.76%	0.70%	0.65%
Firm size								
Less than 50 employees	0.38%	0.56%	0.57%	0.60%	0.62%	0.50%	0.61%	0.63%
50+ employees	0.74%	0.88%	0.36%	1.08%	0.58%	1.39%	1.12%	1.09%
Less than 10 employees	0.50%	1.03%	0.95%	0.94%	1.00%	0.56%	0.72%	1.45%
10-24 employees	1.02%	1.17%	0.92%	0.81%	0.78%	0.51%	0.70%	1.21%
25-99 employees	0.83%	1.19%	0.69%	0.90%	1.18%	0.96%	0.76%	0.65%
100-999 employees	1.31%	1.26%	0.92%	1.65%	0.97%	1.08%	1.30%	1.03%
1000+ employees	0.98%	1.14%	0.25%	1.36%	0.82%	1.89%	1.66%	1.65%
Industry group **								
Agric., fish., forest.	3.64%	4.04%	3.48%	4.21%	4.49%	2.45%	2.72%	3.73%
Mining	1.99%	10.00%	9.09%	4.86%	9.25%	6.03%	7.67%	8.28%
Construction	1.04%	0.94%	1.07%	1.27%	1.60%	1.04%	1.21%	3.03%
Manufacturing	1.37%	1.58%	1.23%	1.41%	2.37%	1.15%	1.17%	1.97%
Transp., commu., util.	2.59%	2.27%	1.66%	2.38%	2.26%	1.57%	1.25%	2.49%
Wholesale trade	1.41%	1.54%	1.28%	2.51%	2.01%	0.93%	1.31%	2.16%
Retail Trade	1.18%	1.45%	1.13%	1.31%	1.16%	1.34%	0.83%	1.29%
Fin., ins., real est.	1.66%	1.95%	1.04%	1.74%	2.29%	2.81%	2.42%	1.57%
Services	0.67%	0.66%	0.90%	0.73%	0.41%	0.56%	0.71%	0.84%
Unknown	6.36%	13.86%	14.54%	0.00%	14.54%	10.16%	10.16%	5.02%
Ownership								
For profit, incorporated	0.53%	0.59%	0.25%	0.34%	0.48%	0.83%	0.76%	0.86%
For profit, unincorporated	1.19%	1.38%	1.25%	2.22%	1.65%	1.31%	1.11%	1.71%
Nonprofit	0.59%	0.98%	0.83%	0.99%	1.44%	0.95%	0.97%	1.25%
Unknown	2.97%	2.68%	2.89%	4.62%	4.10%	1.31%	1.59%	3.68%
Age of firm								
Less than 5 years	0.91%	1.29%	1.10%	2.03%	1.58%	0.82%	0.88%	1.96%
5-9 years	1.11%	1.20%	1.08%	1.27%	1.48%	0.83%	0.86%	1.25%
10-19 years	1.34%	0.91%	1.06%	1.00%	1.35%	0.60%	0.75%	1.27%
20 or more years	1.19%	1.08%	0.63%	0.98%	1.12%	1.64%	1.38%	0.99%
Unknown	1.06%	1.25%	0.73%	1.28%	0.67%	1.36%	1.34%	0.66%
Multi/single status								
2 or more locations	0.65%	0.86%	0.46%	1.07%	0.79%	1.46%	1.19%	1.14%
1 location only	0.38%	0.54%	0.51%	0.58%	0.65%	0.33%	0.45%	0.59%
Percent full-time employees								
Less than 25%	2.68%	1.36%	2.00%	2.89%	2.72%	2.01%	2.16%	2.93%
25-49 %	1.54%	1.59%	1.12%	1.03%	1.99%	2.11%	2.00%	2.52%
50-74 %	1.17%	1.24%	1.24%	1.49%	1.62%	0.85%	0.93%	0.96%
75% or more	0.42%	0.48%	0.42%	0.89%	0.67%	0.98%	0.83%	0.71%
Union presence								
No union employees	0.41%	0.42%	0.34%	0.60%	0.66%	0.65%	0.62%	0.68%
Has union employees	2.27%	1.93%	1.52%	2.57%	2.80%	2.50%	2.49%	2.08%
Unknown	2.79%	2.76%	1.95%	1.96%	3.23%	3.23%	3.09%	2.43%
Percent low wage employees **								
50% or more low wage	1.55%	1.51%	1.36%	1.70%	1.42%	1.65%	1.61%	2.56%
Less than 50% low wage	0.54%	0.66%	0.53%	0.84%	0.77%	0.81%	0.77%	0.65%
Unknown	1.54%	1.37%	0.70%	1.10%	1.08%	1.46%	1.32%	1.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.